

**Fill in this information to identify your case and this filing:**

Debtor 1	<u>Phillip</u>	<u>Darnell</u>	<u>Reed</u>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF MISSOURI</u>			
Case number	<u>18-46150</u>		
(if known)			

☐ Check if this is an amended filing

## Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.  
☐ Yes. Where is the property?

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here..... →

**\$0.00****Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1.

Make: Buick  
Model: Regal  
Year: 2014  
Approximate mileage: 90,000

Other information:

**2014 Buick Regal (approx. 90,000 miles)**

**Who has an interest in the property?**

Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**\$11,000.00**

**Current value of the portion you own?**

**\$11,000.00**

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

*Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... →

**\$11,000.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe..... **Two bedroom, two bathroom, rental apartment residence.****\$1,500.00****Debtor describes his household goods and furnishings as average quantity and average quality.****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe..... **Two televisions and one cellular device.****\$250.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☒ Yes. Describe..... **Two handguns and one rifle.****\$400.00****11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe..... **Debtor describes his wearing apparel as average quantity and average quality.****\$100.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe..... **One wrist watch.****\$200.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific  
information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here..... ➔

**\$2,450.00****Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No☒ Yes..... Cash: ..... **\$3.00****17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No☒ Yes..... Institution name:17.1. Checking account: **BMO Harris Bank - Checking Account** **\$96.00**17.2. Checking account: **PNC Bank - Checking Account** **\$5.00**17.3. Checking account: **PNC Bank - Checking Account** **\$22.00**17.4. Savings account: **Anheuser Busch Employees Credit Union - Savings Account** **\$5.00****18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☐ No☒ Yes..... Institution or issuer name:

**Debtor owns approximately 27 shares of Aurora Cannabis, Inc. stock. As of the date of filing, the current value is approximately \$9.40 per share.**

**\$253.80**

**Debtor owns approximately 200 shares of Hemp Americana, Inc. stock. As of the date of filing, the current value is approximately \$0.0275 per share.**

**\$5.50****19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders. *Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them.....

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No☒ Yes. List each

account separately.

Type of account:

Institution name:

401(k) or similar plan:

**Debtor has a 401K through his employer with approximately \$5,000.00. Debtor cannot withdraw these funds prior to retirement without incurring penalties and costs.**

**\$5,000.00**

Pension plan:

**Debtor has a Pension Plan through U.S. Steel. Currently there is no cash surrender value. The monthly pension benefit is based upon how many years of service the Debtor has worked. Once Debtor is eligible to retire he will collect a monthly pension check based upon those years of service.**

**\$1.00**

Pension plan:

**Debtor has a Pension Plan through Anheuser Busch. Currently there is no cash surrender value. The monthly pension benefit is based upon how many years of service the Debtor has worked. Once Debtor is eligible to retire he will collect a monthly pension check based upon those years of service.**

**\$1.00****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☐ No☒ Yes.....

Institution name or individual:

Security deposit on rental unit:

**Madison Prairie Point - Landlord - is holding a security deposit. Debtor is unaware what portion, if any, will be refunded upon moving out of the rental apartment residence.**

**\$0.00****23. Annuities** (A contract for a specific periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description:**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No☐ Yes. Give specific information about them

**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No  
☐ Yes. Give specific information about them

**Money or property owed to you?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

- ☐ No  
☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**Federal: Debtor filed 2017 taxes and owed \$5,476.00 to the federal and \$214.00 to the state. Amt: \$0.00**

Federal: **\$0.00**State: **\$0.00**Local: **\$0.00****29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information

Alimony: \_\_\_\_\_

Maintenance: \_\_\_\_\_

Support: \_\_\_\_\_

Divorce settlement: \_\_\_\_\_

Property settlement: \_\_\_\_\_

**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☐ No  
☒ Yes. Give specific information

**Debtors wages were garnished in the amount of approximately \$535.64 in September of 2018, by the Missouri Department of Revenue. As of the date of filing, the Debtor believes that these funds have been turned over to the garnishing Creditor.**

**\$0.00****31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No  
☒ Yes. Name the insurance company of each policy and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

**Debtor has a term life insurance policy through his employer, which is only payable upon death, and this policy has no cash value.**

**Nisaa Reed - Seperated Spouse**

**\$1.00****32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

- ☒ No  
☐ Yes. Give specific information

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No  
☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☐ No  
☒ Yes. Describe each claim..... **Debtor is unaware of any civil claim for personal injury, worker compensation, property damage, exposure, legal, medical or financial malpractice/malfeasance, class action claim, employment or discrimination claim, or any other potential right to recover monetary sum from a second or third party. Debtor retains the right to assert any such claim and amend her/his Schedule B, accordingly, in the event such claim is discovered or disclosed to Debtor.** **\$0.00**

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$5,393.30**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**

- ☒ No  
☐ Yes. Describe..

**39. Office equipment, furnishings, and supplies**

*Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- ☒ No  
☐ Yes. Describe..

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

- ☒ No  
☐ Yes. Describe..

**41. Inventory**

- ☒ No  
☐ Yes. Describe..

**42. Interests in partnerships or joint ventures**

- ☒ No  
☐ Yes. Describe..... Name of entity: % of ownership:

**43. Customer lists, mailing lists, or other compilations**

- ☒ No  
☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?  
☐ No  
☐ Yes. Describe.....

**44. Any business-related property you did not already list**

- ☒ No  
☐ Yes. Give specific information.

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....****\$0.00****Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**47. Farm animals***Examples: Livestock, poultry, farm-raised fish*

- ☒ No  
☐ Yes....

**48. Crops--either growing or harvested**

- ☒ No  
☐ Yes. Give specific  
information.....

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- ☒ No  
☐ Yes....

**50. Farm and fishing supplies, chemicals, and feed**

- ☒ No  
☐ Yes....

**51. Any farm- and commercial fishing-related property you did not already list**

- ☒ No  
☐ Yes. Give specific  
information.....

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....****\$0.00**

Debtor 1 Phillip Darnell Reed

Case number (if known) 18-46150

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → \$0.00

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2..... → \$0.00

56. Part 2: Total vehicles, line 5 \$11,000.00

57. Part 3: Total personal and household items, line 15 \$2,450.00

58. Part 4: Total financial assets, line 36 \$5,393.30

59. Part 5: Total business-related property, line 45 \$0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$0.00

61. Part 7: Total other property not listed, line 54 +\$0.00

62. Total personal property. Add lines 56 through 61..... \$18,843.30 Copy personal property total → +\$18,843.30

63. Total of all property on Schedule A/B. Add line 55 + line 62..... \$18,843.30



**Fill in this information to identify your case:**

Debtor 1	<u>Phillip</u>	<u>Darnell</u>	<u>Reed</u>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF MISSOURI</u>		
Case number (if known)	<u>18-46150</u>		

☐ Check if this is an amended filing
**Official Form 106C****Schedule C: The Property You Claim as Exempt****04/16**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption	
Brief description: <b>2014 Buick Regal (approx. 90,000 miles)</b> Line from <i>Schedule A/B</i> : <u>3.1</u>	<u>\$11,000.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(5)</b>
Brief description: <b>Two bedroom, two bathroom, rental apartment residence.</b>  Debtor describes his household goods and furnishings as average quantity and average quality. Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$1,500.00</u>	<input checked="" type="checkbox"/> <u>\$1,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(1)</b>

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
Brief description: <b>Two televisions and one cellular device.</b> Line from Schedule A/B: <u>7</u>	<u>\$250.00</u>	<input checked="" type="checkbox"/> <u>\$250.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(1)</b>
Brief description: <b>Two handguns and one rifle.</b> Line from Schedule A/B: <u>10</u>	<u>\$400.00</u>	<input checked="" type="checkbox"/> <u>\$400.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(1)</b>
Brief description: <b>Debtor describes his wearing apparel as average quantity and average quality.</b> Line from Schedule A/B: <u>11</u>	<u>\$100.00</u>	<input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(1)</b>
Brief description: <b>One wrist watch.</b> Line from Schedule A/B: <u>12</u>	<u>\$200.00</u>	<input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(2)</b>
Brief description: <b>Cash on person.</b> Line from Schedule A/B: <u>16</u>	<u>\$3.00</u>	<input checked="" type="checkbox"/> <u>\$3.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(3)</b>
Brief description: <b>BMO Harris Bank - Checking Account</b> Line from Schedule A/B: <u>17.1</u>	<u>\$96.00</u>	<input checked="" type="checkbox"/> <u>\$96.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(3)</b>
Brief description: <b>PNC Bank - Checking Account</b> Line from Schedule A/B: <u>17.2</u>	<u>\$5.00</u>	<input checked="" type="checkbox"/> <u>\$5.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(3)</b>
Brief description: <b>PNC Bank - Checking Account</b> Line from Schedule A/B: <u>17.3</u>	<u>\$22.00</u>	<input checked="" type="checkbox"/> <u>\$22.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(3)</b>
Brief description: <b>Anheuser Busch Employees Credit Union - Savings Account</b> Line from Schedule A/B: <u>17.4</u>	<u>\$5.00</u>	<input checked="" type="checkbox"/> <u>\$5.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(3)</b>

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
<p>Brief description:  <b>Debtor owns approximately 27 shares of Aurora Cannabis, Inc. stock. As of the date of filing, the current value is approximately \$9.40 per share.</b></p> <p>Line from Schedule A/B: <u>18</u></p>	<u>\$253.80</u>	<input checked="" type="checkbox"/> <u>\$253.80</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.440</b>
<p>Brief description:  <b>Debtor owns approximately 200 shares of Hemp Americana, Inc. stock. As of the date of filing, the current value is approximately \$0.0275 per share.</b></p> <p>Line from Schedule A/B: <u>18</u></p>	<u>\$5.50</u>	<input checked="" type="checkbox"/> <u>\$5.50</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.440</b>
<p>Brief description:  <b>Debtor has a Pension Plan through U.S. Steel. Currently there is no cash surrender value. The monthly pension benefit is based upon how many years of service the Debtor has worked. Once Debtor is eligible to retire he will collect a monthly pension check based upon those years of service.</b></p> <p>Line from Schedule A/B: <u>21</u></p>	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(10)(f)</b>
<p>Brief description:  <b>Debtor has a Pension Plan through Anheuser Busch. Currently there is no cash surrender value. The monthly pension benefit is based upon how many years of service the Debtor has worked. Once Debtor is eligible to retire he will collect a monthly pension check based upon those years of service.</b></p> <p>Line from Schedule A/B: <u>21</u></p>	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(10)(f)</b>
<p>Brief description:  <b>Debtor has a 401K through his employer with approximately \$5,000.00. Debtor cannot withdraw these funds prior to retirement without incurring penalties and costs.</b></p> <p>Line from Schedule A/B: <u>21</u></p>	<u>\$5,000.00</u>	<input checked="" type="checkbox"/> <u>\$5,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(10)(f)</b>
<p>Brief description:  <b>Madison Prairie Point - Landlord - is holding a security deposit. Debtor is unaware what portion, if any, will be refunded upon moving out of the rental apartment residence.</b></p> <p>Line from Schedule A/B: <u>22</u></p>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(3)</b>

**Part 2: Additional Page**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
Brief description: <b>Debtors wages were garnished in the amount of approximately \$535.64 in September of 2018, by the Missouri Department of Revenue. As of the date of filing, the Debtor believes that these funds have been turned over to the garnishing Creditor.</b> Line from <i>Schedule A/B</i> : <u>30</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(3)</b>
Brief description: <b>Debtor has a term life insurance policy through his employer, which is only payable upon death, and this policy has no cash value.</b> <b>(1st exemption claimed for this asset)</b> Line from <i>Schedule A/B</i> : <u>31</u>	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(7)</b>
Brief description: <b>Debtor has a term life insurance policy through his employer, which is only payable upon death, and this policy has no cash value.</b> <b>(2nd exemption claimed for this asset)</b> Line from <i>Schedule A/B</i> : <u>31</u>	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Mo. Rev. Stat. § 513.430.1(8)</b>

**Fill in this information to identify your case:**

Debtor 1	<u>Phillip</u>	<u>Darnell</u>	<u>Reed</u>
	First Name	Middle Name	Last Name

Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURICase number 18-46150  
(if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

Official Form 106I

**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status****Debtor 1**

- ☒ Employed  
☐ Not employed

**Occupation**Bottler**Employer's name**Anheuser-Busch Brewing Propertie**Employer's address**One Busch Place

Number Street

**Debtor 2 or non-filing spouse**

- ☐ Employed  
☐ Not employed

Number Street

St. Louis

City

MO 63118

State Zip Code

City

State Zip Code

How long employed there? 3 Years**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. <u>\$5,638.92</u>	_____
3. Estimate and list monthly overtime pay.	3. + <u>\$2,255.59</u>	_____
4. Calculate gross income. Add line 2 + line 3.	4. <u>\$7,894.51</u>	_____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ..... → 4.	<b>\$7,894.51</b>	
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. <b>\$1,815.75</b>	
5b. Mandatory contributions for retirement plans	5b. <b>\$8.67</b>	
5c. Voluntary contributions for retirement plans	5c. <b>\$191.71</b>	
5d. Required repayments of retirement fund loans	5d. <b>\$146.12</b>	
5e. Insurance	5e. <b>\$0.00</b>	
5f. Domestic support obligations	5f. <b>\$0.00</b>	
5g. Union dues	5g. <b>\$98.02</b>	
5h. Other deductions. Specify: <b>DRIVE Intl Teamster</b>	5h. + <b>\$21.67</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <b>\$2,281.94</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. <b>\$5,612.57</b>	
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <b>\$0.00</b>	
8b. Interest and dividends	8b. <b>\$0.00</b>	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive  Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <b>\$0.00</b>	
8d. Unemployment compensation	8d. <b>\$0.00</b>	
8e. Social Security	8e. <b>\$0.00</b>	
8f. Other government assistance that you regularly receive  Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. <b>\$0.00</b>	
8g. Pension or retirement income	8g. <b>\$0.00</b>	
8h. Other monthly income. Specify: _____	8h. + <b>\$0.00</b>	
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <b>\$0.00</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <b>\$5,612.57</b> + <b>\$0.00</b> = <b>\$5,612.57</b>	
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + <b>\$0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. <b>\$5,612.57</b> <b>Combined monthly income</b>	

Debtor 1 **Phillip Darnell Reed**

Case number (if known) **18-46150**

13. Do you expect an increase or decrease within the year after you file this form?

☒ No.

☐ Yes. Explain:

**None.**

**Fill in this information to identify your case:**

Debtor 1                      Phillip                      Darnell                      Reed  
First Name                      Middle Name                      Last Name

Debtor 2  
(Spouse, if filing)                      First Name                      Middle Name                      Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI

Case number                      18-46150  
(if known)

Check if this is:

- ☐ An amended filing  
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

**Official Form 106J****Schedule J: Your Expenses****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- ☒ No. Go to line 2.  
☐ Yes. Does Debtor 2 live in a separate household?  
☐ No  
☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Daughter</u>	<u>21 Years</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>3 Years</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Granddaughter</u>	<u>6 Years</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

- 3. Do your expenses include expenses of people other than yourself and your dependents?**  
☒ No  
☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

- 4. The rental or home ownership expenses for your residence.**  
Include first mortgage payments and any rent for the ground or lot.

4. \$1,400.00

If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

4a. \_\_\_\_\_  
4b. \_\_\_\_\_  
4c. \_\_\_\_\_  
4d. \_\_\_\_\_



Debtor 1 **Phillip Darnell Reed**

Case number (if known) **18-46150**

**Your expenses**

<b>5. Additional mortgage payments for your residence, such as home equity loans</b>	5.	
<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a.	<b>\$250.00</b>
6b. Water, sewer, garbage collection	6b.	
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<b>\$165.00</b>
6d. Other. Specify: <b>Cellular Services</b>	6d.	<b>\$350.00</b>
<b>7. Food and housekeeping supplies</b>	7.	<b>\$800.00</b>
<b>8. Childcare and children's education costs</b>	8.	<b>\$754.00</b>
<b>9. Clothing, laundry, and dry cleaning</b>	9.	<b>\$75.00</b>
<b>10. Personal care products and services</b>	10.	<b>\$75.00</b>
<b>11. Medical and dental expenses</b>	11.	<b>\$250.00</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<b>\$450.00</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13.	<b>\$100.00</b>
<b>14. Charitable contributions and religious donations</b>	14.	<b>\$30.00</b>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	
15b. Health insurance	15b.	
15c. Vehicle insurance	15c.	<b>\$140.00</b>
15d. Other insurance. Specify: <b>Renter's Insurance</b>	15d.	<b>\$30.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Personal Property Taxes</b>	16.	<b>\$43.00</b>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a.	
17b. Car payments for Vehicle 2	17b.	
17c. Other. Specify: _____	17c.	
17d. Other. Specify: _____	17d.	
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18.	
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	19.	

Debtor 1 **Phillip Darnell Reed**

Case number (if known) **18-46150**

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a.	
20b. Real estate taxes	20b.	
20c. Property, homeowner's, or renter's insurance	20c.	
20d. Maintenance, repair, and upkeep expenses	20d.	
20e. Homeowner's association or condominium dues	20e.	

**21. Other.** Specify: \_\_\_\_\_ 21. **+** \_\_\_\_\_

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.	22a.	<b>\$4,912.00</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	<b>\$4,912.00</b>

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	<b>\$5,612.57</b>
23b. Copy your monthly expenses from line 22c above.	23b. -	<b>\$4,912.00</b>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	<b>\$700.57</b>

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

**None.**

**Fill in this information to identify your case:**

Debtor 1	<u>Phillip</u>	<u>Darnell</u>	<u>Reed</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF MISSOURI</u>		
Case number (if known)	<u>18-46150</u>		

☐ Check if this is an amended filing

**Official Form 107****Statement of Financial Affairs for Individuals Filing for Bankruptcy****04/16**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before****1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☐ No  
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

**Debtor 1:****Dates Debtor 1  
lived there****Debtor 2:****Dates Debtor 2  
lived there**☐ Same as Debtor 1☐ Same as Debtor 15 Fox Den Court

Number Street

From April of 2015To June of 2018

Number Street

From \_\_\_\_\_

To \_\_\_\_\_

St. Charles MO 63304

City State ZIP Code

City State ZIP Code

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?**

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<b>From January 1 of the current year until the date you filed for bankruptcy:</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips  <input type="checkbox"/> Operating a business	<u><b>\$72,900.04</b></u>	<input type="checkbox"/> Wages, commissions, bonuses, tips  <input type="checkbox"/> Operating a business	_____
<b>For the last calendar year:</b>  (January 1 to December 31, <u><b>2017</b></u> _____)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips  <input type="checkbox"/> Operating a business	<u><b>\$76,121.00</b></u>	<input type="checkbox"/> Wages, commissions, bonuses, tips  <input type="checkbox"/> Operating a business	_____
<b>For the calendar year before that:</b>  (January 1 to December 31, <u><b>2016</b></u> _____)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips  <input type="checkbox"/> Operating a business	<u><b>\$52,483.00</b></u>	<input type="checkbox"/> Wages, commissions, bonuses, tips  <input type="checkbox"/> Operating a business	_____

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
- ☐ Yes. Fill in the details.

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

- ☐ No. Go to line 7.
- ☐ Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
- ☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
<b>Madison Priairie Point - Landlord</b> Creditor's name		<b>\$4,200.00</b>		<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <b>Rent</b>
Number Street	Debtor paid regular routine monthly payments in the amount of approximately \$1,400.00 per month for July, August, and September of 2018.			
City State ZIP Code				
<b>Consumer Portfolio Svc</b> Creditor's name		<b>\$704.00</b>	<b>\$12,995.00</b>	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other
<b>Po Box 57071</b> Number Street	Debtor paid regular routine monthly payments in the amount of approximately \$352.00 per month for July and August of 2018.			
<b>Irvine CA 92619</b> City State ZIP Code				
<b>Sprint</b> Creditor's name		<b>\$1,050.00</b>		<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <b>Cellular Services</b>
Number Street	Debtor paid regular routine monthly payments in the amount of approximately \$350.00 per month for July, August, and September of 2018.			
City State ZIP Code				

Debtor 1 **Phillip Darnell Reed** Case number (if known) **18-46150**

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
<b>Ameren Missouri</b> Creditor's name		<b>\$750.00</b>		<input type="checkbox"/> Mortgage
Number Street	<b>Debtor paid regular routine monthly payments in the amount of approximately \$250.00 per month for July, August, and September of 2018.</b>			<input type="checkbox"/> Car
				<input type="checkbox"/> Credit card
City State ZIP Code				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
<b>Little Sunshine</b> Creditor's name		<b>\$2,262.00</b>		<input type="checkbox"/> Mortgage
Number Street	<b>Debtor paid regular routine monthly payments in the amount of approximately \$754.00 per month for July, August, and September of 2018.</b>			<input type="checkbox"/> Car
				<input type="checkbox"/> Credit card
City State ZIP Code				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input checked="" type="checkbox"/> Other <b>Daycare Services</b>

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**  
*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

- ☐ No  
☒ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
<b>Tyrone Blanks</b> Insider's name		<b>\$250.00</b>	<b>\$750.00</b>	
<b>745 Jamaica Place</b> Number Street	<b>August of 2018</b>			
<b>Florissant</b> City	<b>MO</b> State	<b>63033</b> ZIP Code		

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments that benefited an insider.

Debtor 1 **Phillip Darnell Reed**

Case number (if known) **18-46150**

#### Part 4: Identify Legal Actions, Repossessions, and Foreclosures

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☒ No  
☐ Yes. Fill in the details.

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

- ☐ No. Go to line 11.  
☒ Yes. Fill in the information below.

	Describe the property	Date	Value of the property
<b>Missouri Department of Revenue</b> Creditor's Name	Debtor's wages were garnished in the amount of approximately \$535.64 in September of 2018.	September of 2018	\$535.64
<b>Division of Taxation</b> Number Street	Explain what happened		
<b>P.O. Box 385</b>	<input type="checkbox"/> Property was repossessed.		
	<input type="checkbox"/> Property was foreclosed.		
<b>Jefferson City</b> <b>MO</b> <b>65105-0385</b> City State ZIP Code	<input checked="" type="checkbox"/> Property was garnished.		
	<input type="checkbox"/> Property was attached, seized, or levied.		

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

**12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No  
☐ Yes

#### Part 5: List Certain Gifts and Contributions

**13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☒ No  
☐ Yes. Fill in the details for each gift.

Debtor 1 Phillip Darnell Reed Case number (if known) 18-46150

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

### Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No  
☐ Yes. Fill in the details.

### Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<b>R.O.C. Law</b>	<b>\$600.00 Attorney Fee</b>		
Person Who Was Paid	<b>\$310.00 Court Filing Fee</b>		
<b>12964 Tesson Ferry Road</b>		<b>09/2018</b>	<b>\$910.00</b>
Number Street			
<b>Suite B</b>			
<b>St. Louis</b>	<b>MO</b>	<b>63128</b>	
City	State	ZIP Code	
<b>roettle@roclaw.com</b>			
Email or website address			

Person Who Made the Payment, if Not You

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.



Debtor 1 **Phillip Darnell Reed**

Case number (if known) **18-46150**

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No  
☒ Yes. Fill in the details.

	Description and value of any property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<b>Geico Insurance</b> Person Who Received Transfer  Number Street  City State ZIP Code Person's relationship to you <b>None</b>	Debtor signed the title of a totaled 2009 Toyota Camry over to Geico Insurance in March of 2017.	Debtor received approximately \$2,500.00 from this transfer. These funds were applied directly towards the down payment of the 2014 Buick Regal. None of these funds were used to pay back a friend or family member.	<u>March of 2017</u>
<b>Madison Mutual Insurance</b> Person Who Received Transfer  Number Street  City State ZIP Code Person's relationship to you <b>None</b>	Debtor and his Daughter signed the title of a totaled 2015 Kia Optima over to Madison Mutual Insurance in March of 2018.	Debtor received no property or payments from this transfer, as this automobile financially belonged to his Daughter.	<u>March of 2018</u>

**19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called asset-protection devices.)

- ☒ No  
☐ Yes. Fill in the details.

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

**20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No  
☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No  
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No  
☐ Yes. Fill in the details.

### Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No  
☐ Yes. Fill in the details.

### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No
- ☐ Yes. Fill in the details below.

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Phillip Darnell Reed  
Phillip Darnell Reed, Debtor 1  
Date 10/05/2018

X \_\_\_\_\_  
Signature of Debtor 2  
Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
- ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
- ☐ Yes. Name of person \_\_\_\_\_ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Fill in this information to identify your case:**

Debtor 1 Phillip Darnell Reed  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI

Case number (if known) 18-46150

**Check as directed in lines 17 and 21:**

According to the calculations required by this Statement:

- ☐ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☒ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☐ 3. The commitment period is 3 years.
- ☒ 4. The commitment period is 5 years.
- ☐ Check if this is an amended filing

Official Form 122C-1

## Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1: Calculate Your Average Monthly Income****1. What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married.** Fill out both Columns A and B, lines 2-11.

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
<b>2. Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	<u>\$7,787.14</u>	<u>\$0.00</u>
<b>3. Alimony and maintenance payments.</b> Do not include payments from a spouse.	<u>\$0.00</u>	<u>\$0.00</u>
<b>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	<u>\$0.00</u>	<u>\$0.00</u>
<b>5. Net income from operating a business, profession, or farm</b>		
Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>
Ordinary and necessary operating expenses	<u>\$0.00</u>	<u>\$0.00</u>
Net monthly income from a business, profession, or farm	<u>\$0.00</u>	<u>\$0.00</u>
	<b>Copy here →</b>	<u>\$0.00</u>

Debtor 1 **Phillip Darnell Reed**Case number (if known) **18-46150****Column A**  
**Debtor 1****Column B**  
**Debtor 2 or**  
**non-filing spouse****6. Net income from rental and other real property**

	<b>Debtor 1</b>	<b>Debtor 2</b>		
Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>		
Ordinary and necessary operating expenses	<u>— \$0.00</u>	<u>— \$0.00</u>		
Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>	Copy here →	<u>\$0.00</u> <u>\$0.00</u>

**7. Interest, dividends, and royalties**\$0.00 \$0.00**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: .....↓

For you..... \$0.00For your spouse..... \$0.00**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.\$0.00 \$0.00**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

---

---

Total amounts from separate pages, if any.

+            +             
**\$7,787.14** + **\$0.00** = **\$7,787.14**

**11. Calculate your total average monthly income.**

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

**Total average**  
**monthly income****Part 2: Determine How to Measure Your Deductions from Income****12. Copy your total average monthly income from line 11.** ..... **\$7,787.14****13. Calculate the marital adjustment.** Check one:

- ☐ You are not married. Fill in 0 below.  
☐ You are married and your spouse is filing with you. Fill in 0 below.  
☒ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

.....  
.....  
..... + .....  
Total..... **\$0.00** Copy here → — **\$0.00**

14. **Your current monthly income.** Subtract the total in line 13 from line 12.

**\$7,787.14**

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here → ..... **\$7,787.14**

Multiply line 15a by 12 (the number of months in a year).

**X 12**

15b. The result is your current monthly income for the year for this part of the form. .... **\$93,445.68**

16. **Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live.

**Missouri**

16b. Fill in the number of people in your household.

**4**

16c. Fill in the median family income for your state and size of household..... **\$83,180.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. **How do the lines compare?**

17a. ☐ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2).

17b. ☒ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).**  
On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**

18. **Copy your total average monthly income from line 11.** ..... **\$7,787.14**

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. .... **\$0.00**

19b. **Subtract line 19a from line 18.** ..... **\$7,787.14**

20. **Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b ..... **\$7,787.14**

Multiply by 12 (the number of months in a year).

**X 12**

20b. The result is your current monthly income for the year for this part of the form. .... **\$93,445.68**

20c. Copy the median family income for your state and size of household from line 16c. .... **\$83,180.00**

21. **How do the lines compare?**

☐ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

☒ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Debtor 1 **Phillip Darnell Reed**

Case number (if known) **18-46150**

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ Phillip Darnell Reed**  
Phillip Darnell Reed, Debtor 1

**X**  
Signature of Debtor 2

Date **10/5/2018**  
MM / DD / YYYY

Date  
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

**Fill in this information to identify your case:**

Debtor 1	<u>Phillip</u>	<u>Darnell</u>	<u>Reed</u>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF MISSOURI</u>			
Case number	<u>18-46150</u>		
(if known)			

☐ Check if this is an amended filing**Official Form 122C-2****Chapter 13 Calculation of Your Disposable Income****04/16**

To fill out this form, you will need your completed copy of Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1: Calculate Your Deductions from Your Income**

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

**5. The number of people used in determining your deductions from income**

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

**4****National Standards**

You must use the IRS National Standards to answer the questions in lines 6-7.

- 6. Food, clothing and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.

**\$1,694.00**



- 7. Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories--people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

**People who are under 65 years of age**

7a. Out-of-pocket health care allowance per person \$52.00  
 7b. Number of people who are under 65 X 4  
 7c. **Subtotal.** Multiply line 7a by line 7b. \$208.00 Copy here → \$208.00

**People who are 65 years of age or older**

7d. Out-of-pocket health care allowance per person \$114.00  
 7e. Number of people who are 65 or older X \_\_\_\_\_  
 7f. **Subtotal.** Multiply line 7d by line 7e. \$0.00 Copy here → + \$0.00 Copy here →  
 7g. **Total.** Add lines 7c and 7f..... \$208.00 Copy here → \$208.00

**Local Standards**

You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- Housing and utilities -- Insurance and operating expenses
- Housing and utilities -- Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

- 8. Housing and utilities -- Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$656.00

**9. Housing and utilities -- Mortgage or rent expenses:**

- 9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. \$1,438.00
- 9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

Name of the creditor	Average monthly payment
_____	_____
_____	_____
_____	_____
	+

9b. Total average monthly payment

\$0.00

Copy here →

- \$0.00

Repeat this amount on line 33a.

- 9c. Net mortgage or rent expense.

Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this number is less than \$0, enter \$0.

\$1,438.00

Copy here →

\$1,438.00

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.

Explain why:

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

- ☐ 0. Go to line 14.  
☒ 1. Go to line 12.  
☐ 2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the Operating Costs that apply for your Census region or metropolitan statistical area.

**\$202.00**

13. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

**Vehicle 1** Describe Vehicle 1: **2014 Buick Regal**

13a. Ownership or leasing costs using IRS Local Standard. **\$497.00**

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment
Consumer Portfolio Svc	\$252.75
	+
Total average monthly payment	<b>\$252.75</b>

Copy here →

– **\$252.75**

Repeat this amount on line 33b.

- 13c. Net Vehicle 1 ownership or lease expense.

Subtract line 13b from line 13a. If this number is less than \$0, enter \$0.

**\$244.25**

Copy net Vehicle 1 expense here →

**\$244.25**

**Vehicle 2 Describe Vehicle 2:**

13d. Ownership or leasing costs using IRS Local Standard. ....

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2	Average monthly payment
-------------------------------------	-------------------------

_____	_____
_____	_____

Total average monthly payment

Copy  
here →

-

Repeat this  
amount on  
line 33c.

13f. Net Vehicle 2 ownership or lease expense.

Subtract line 13e from 13d. If this number is less than \$0, enter \$0. ....

Copy net  
Vehicle 2  
expense  
here →**\$0.00**14. **Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the Public Transportation expense allowance regardless of whether you use public transportation.**\$0.00**15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for Public Transportation.**\$0.00**
**Other Necessary Expenses** In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

- |  |                   |
|--|-------------------|
| 16. <b>Taxes:</b> The total monthly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes. Do not include real estate, sales, or use taxes. | <b>\$1,815.75</b> |
| 17. <b>Involuntary deductions:</b> The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs. Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.  | <b>\$98.00</b>    |
| 18. <b>Life insurance:</b> The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term.  | <b>\$0.00</b>     |
| 19. <b>Court-ordered payments:</b> The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.  | <b>\$0.00</b>     |
| 20. <b>Education:</b> The total monthly amount that you pay for education that is either required:<br><input type="checkbox"/> as a condition for your job, or<br><input type="checkbox"/> for your physically or mentally challenged dependent child if no public education is available for similar services.  | <b>\$0.00</b>     |
| 21. <b>Childcare:</b> The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. Do not include payments for any elementary or secondary school education.   | <b>\$754.00</b>   |
| 22. <b>Additional health care expenses, excluding insurance costs:</b> The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7. Payments for health insurance or health savings accounts should be listed only in line 25.  | <b>\$42.00</b>    |

- 23. Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. + \$75.00  
Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122C-1, or any amount you previously deducted.

**24. Add all of the expenses allowed under the IRS expense allowances.**

Add lines 6 through 23.

**\$7,227.00****Additional Expense Deductions**

These are additional deductions allowed by the Means Test.

Note: Do not include any expense allowances listed in lines 6-24.

- 25. Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance \$0.00Disability insurance \$0.00Health savings account \$0.00

+

Total

\$0.00

Copy total here →

\$0.00

Do you actually spend this total amount?

☐ No. How much do you actually spend? \_\_\_\_\_☒ Yes

- 26. Continued contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b). \$0.00

- 27. Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. By law, the court must keep the nature of these expenses confidential. \$0.00

- 28. Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8. \_\_\_\_\_

If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs.

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

- 29. Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$160.42\* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. \$0.00

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

\* Subject to adjustment on 4/01/19, and every 3 years after that for cases begun on or after the date of adjustment.

- 30. Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. \_\_\_\_\_

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

Debtor 1 **Phillip Darnell Reed**Case number (if known) **18-46150**

- 31. Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4). **+** \$25.00

Do not include any amount more than 15% of your gross monthly income.

- 32. Add all of the additional expense deductions.**

Add lines 25 through 31.

**\$25.00****Deductions for Debt Payment**

- 33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

	Average monthly payment
<b>Mortgages on your home</b>	
33a. Copy line 9b here.....→	<u>\$0.00</u>
<b>Loans on your first two vehicles</b>	
33b. Copy line 13b here.....→	<u>\$252.75</u>
33c. Copy line 13e here.....→	<u>\$0.00</u>
33d. List other secured debts:	

Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes

33e. Total average monthly payment. Add lines 33a through 33d..... **\$252.75** Copy total here → \$252.75

- 34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?**

- ☐ No. Go to line 35.  
☒ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the cure amount). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
_____	_____	_____	÷ 60 = _____
_____	_____	_____	÷ 60 = _____
_____	_____	_____	÷ 60 = _____
_____	_____	_____	÷ 60 = <b>+</b> _____
		Total	<b>\$0.00</b> Copy total here → <u>\$0.00</u>

**35. Do you owe any priority claims--such as a priority tax, child support, or alimony--that are past due as of the filing date of your bankruptcy case?**  
11 U.S.C. § 507.

- ☐ No. Go to line 36.  
☒ Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims..... **\$21,760.00** ÷ 60 = **\$362.66**

**36. Projected monthly Chapter 13 plan payment**

**\$700.00**

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

x **5.7** %

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense

**\$39.90**

Copy total  
here →

**\$39.90**

**37. Add all of the deductions for debt payment.**  
Add lines 33g through 36.

**\$655.31**

**Total Deductions from Income**

**38. Add all of the allowed deductions.**

Copy line 24, *All of the expenses allowed under IRS expense allowances*..... **\$7,227.00**

Copy line 32, *All of the additional expense deductions*..... **\$25.00**

Copy line 37, *All of the deductions for debt payment*..... + **\$655.31**

Total deductions

**\$7,907.31**

Copy total  
here →

**\$7,907.31**

**Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)**

**39. Copy your total current monthly income from line 14 of Form 122C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period.** ..... **\$7,787.14**

**40. Fill in any reasonably necessary income you receive for support of dependent children.**

The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part 1 of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child. \_\_\_\_\_

**41. Fill in all qualified retirement deductions.** The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19). **\$162.79**

**42. Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A).**  
Copy line 38 here..... → **\$7,907.31**

- 43. Deduction for special circumstances.** If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances	Amount of expense
_____	_____
_____	_____
_____	_____
+	
Total	\$0.00

Copy here → + \$0.00

- 44. Total adjustments.** Add lines 40 through 43..... → \$8,070.10 Copy here → - **\$8,070.10**

- 45. Calculate your monthly disposable income under § 1325(b)(2).** Subtract line 44 from line 39.

(\$282.96)

### Part 3: Change in Income or Expenses

- 46. Change in income or expenses.** If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	

### Part 4: Sign Below

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

**X** /s/ **Phillip Darnell Reed**  
Phillip Darnell Reed, Debtor 1

**X** \_\_\_\_\_  
Signature of Debtor 2

Date **10/5/2018**  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY